

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|-------------|---------------------|---|------------------|------------|
| Applicants: | Marko Schuba, et al | § | Group Art Unit: | 2132 |
| Serial No: | 09/850338 | § | Examiner: | Dinh, Minh |
| Filed: | May 7, 2001 | § | Confirmation No: | 2528 |
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Attorney Docket No: P13427-US1
Customer No.: 27045

For: Method for the Authorization of Transactions

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING OR TRANSMISSION

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage for First class or Express mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, or being facsimile transmitted to the USPTO at (571) 273-8300, or electronically via EFS-Web (Beta) on the date indicated below.

Date: January 20, 2006

Name: Melissa Wingo

Signature: 

Dear Examiner:

REPLY UNDER 37 C.F.R §1.111

In response to the Non-Final Office Action of October 20, 2005, the Applicants (or collectively "the Applicant") submit the following amendments and remarks.

Claims 1, 4, 14, 17, and 25-26 have been amended and begin on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.